<center>REMARKS</center>

I.   INTRODUCTION

Claim 58 has been added and claims 42 and 43 are canceled. Claims 38, 44-48 and 51 have been amended. Thus, claims 38-41, and 41-58 are now pending in the present application. No new matter has been added. In view of the above amendments and the following remarks, it is respectfully submitted that all of the presently pending claims are allowable.

II.   THE 35 U.S.C. § 102 REJECTIONS SHOULD BE WITHDRAWN

Claims 51-55 have been rejected under 35 U.S.C. § 102(a) as anticipated by U.S. Patent No. 5,739,512 to Tognazzini. ("the Tognazzini patent"). (See 6/14/05 Office Action, p. 2).

The Tognazzini patent describes a system for processing purchase transactions including a network and a plurality of merchant terminals configured to include a card reader 110 for reading payment information and an e-mail address for sending receipt information. (See the Tognazzini patent, col. 3, lines 9-15). During a transaction, a customer's payment card is read by the card reader 110 in order to obtain an e-mail address stored therein. After payment is authorized, a digital receipt is generated and delivered to the e-mail address. (Id. at col. 6, lines 16-39). If a smart card is used, the receipt may be stored therein and extracted at a later time. (Id. at col. 6, lines 53-65).

Claim 51 of the present application has been amended to include the limitations of claim 52, and describes a system comprising "a point-of-sale terminal that generates a transaction record according to a transaction with a consumer, wherein the point-of-sale terminal is one of an electronic signature capture device, a card reader, a check reader, a scanner, a printer and a biometric reader" and "a transaction database accessible by a user computer that receives and stores the transaction record from the point-of-sale terminal over a network, wherein the

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transaction database restricts access by the user to the transaction records corresponding to a role defined for the user."

The Tognazzini patent neither teaches nor suggests that a transaction record may be stored in a transaction database and accessed by a user according to a role defined for the user. According to the Tognazzini patent, the receipt is transmitted to the customer through e-mail. Thus, the customer is the only person with access to the receipt. The Tognazzini patent does not disclose that another user, such as the merchant, is capable of obtaining a copy of the receipt. However, even if this were possible, the other user would be accessing a separate database in order to receive a copy of the receipt. That is, the other user would not be accessing the e-mail account of the customer. Thus, it is respectfully submitted that the Tognazzini patent neither discloses nor suggests "a transaction database accessible by a user computer that receives and stores the transaction record from the point-of-sale terminal over a network, *wherein the transaction database restricts access by the user to the transaction records corresponding to a role defined for the user,*" as recited in claim 51. Therefore, it is respectfully submitted that claim 51 is allowable for the reasons stated above. Because claims 52-55 depend from, and, therefore include all of the limitations of claim 51, it is respectfully submitted that these claims are also allowable.

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III.   THE 35 U.S.C. § 103 REJECTIONS SHOULD BE WITHDRAWN

Claims 38-50, 56 and 57 have been rejected under 35 U.S.C. § 103(a) as unpatentable over the Tognazzini patent in view of European Patent Application Publication No. 0 474 360 to Francini ("the Francini application"). (See 6/14/05 Office Action, p. 3).

The Francini application describes a system for validating the authenticity of a transaction which includes a terminal located at a point-of-sale for capturing the parameters of the transaction. (See the Francini application, col. 3, lines 20-24). The system includes a terminal 36 which has a standard electronic cash register 38 and a light pen 44 utilized in conjunction with a CRT display for creating a digitized version of a signature of a cardholder. (See the Francini application, col. 5, lines 31-50). After the cardholder enters his signature, a hard copy receipt is generated by the register 38. The electronic digital data, which includes the transaction parameters and the signature information, can then be stored at the merchant location or transmitted to a financial institution (an acquirer) associated therewith. (See the Francini application, col. 6, lines 23-37). A cardholder who later wishes to validate the transaction may contact the acquirer, who retrieves the digital data from an electronic storage 52 and converts it to a human readable format before sending it to the cardholder. (See the Francini application, col. 6, lines 38-56).

Claim 38 of the present application recites a method including "providing access by a user computer to the transaction record in the transaction database, wherein the transaction database restricts access by the user to the transaction records corresponding to a role defined for the user."

The deficiencies of the Tognazzini reference have been discussed above with reference to claim 51. Specifically, the Tognazzini reference fails to disclose or suggest a "transaction database, wherein the transaction database restricts access by the user to the transaction records corresponding to a role defined for the user." Applicants respectfully disagree with the

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Examiner's contention that the Tognazzini patent discloses restricting access to a corresponding role defined for the user. As discussed above, the only user described by the Tognazzini patent is the customer. Thus, while it may be possible to restrict access according to an identity of the user under the system of the Tognazzini patent, it would not be possible to restrict access based on a role defined for the user. Similarly, the Francini application also fails to disclose that access may be restricted based on roles. Under the system of the Francini application, the only user with access to the stored data is the acquirer. A customer who wishes to view the receipt must submit a request to the acquirer, who then accesses the data and sends it to the customer. Thus, it is respectfully submitted that neither the Tognazzini patent nor the Francini application, either alone or in combination, discloses or suggests a "transaction database, *wherein the transaction database restricts access by the user to the transaction records corresponding to a role defined for the user,*" as recited in claim 38. Because claims 39-41 and 44-50 depend from, and, therefore include all the limitations of claim 38, it is respectfully submitted that these claims are allowable for the reasons stated above.

Applicants respectfully submit that the Francini application is insufficient to cure the above-described deficiencies of the Tognazzini patent with reference to claim 51. As discussed above, neither the Tognazzini patent nor the Francini application discloses or suggests a "transaction database, wherein the transaction database restricts access by the user to the transaction records corresponding to a role defined for the user." Because claims 56 and 57 depend from, and, therefore include all of the limitations of claim 51, it is respectfully submitted that these claims are allowable for the reasons stated above.

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CONCLUSION

In light of the foregoing, Applicants respectfully submit that all of the pending claims are in condition for allowance. All issues raised by the Examiner having been addressed, an early and favorable action on the merits is earnestly solicited.

Respectfully submitted,

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